

2024 Vision Plan

The vision plan, administered by VSP® Vision Care (VSP), is designed to encourage you to include eye care as part of your regular healthcare routine by providing coverage for certain vision care expenses such as eye examinations, eyeglasses and contact lenses. The plan gives you access to a nationwide network of vision care professionals and provides some benefits when you go out-of-network to receive care.

2024 monthly pre-tax premiums

Employee	Employee + child or spouse/partner	Employee + spouse/partner and/or children
\$11.63	\$23.27	\$37.47

The vision plan includes 100% coverage for in-network annual eye exams and prescription eyeglass lenses, as well as coverage for frames and contact lenses.

The chart below represents your reimbursement for services covered by the plan:

Service	Benefit	Frequency
Eye exams	In-network: Paid in full Out-of-network: \$50 reimbursement	Once every calendar year
Prescription lenses – Single vision, lined bifocal, lined trifocal, progressive and photochromic (transition) lenses, UV coatings and tints – Polycarbonate lenses for dependent children up to age 19	In-network: Paid in full Out-of-network: – Single vision — \$50 – Bifocal — \$75 – Trifocal — \$100 – Progressive — \$85 – Tints — \$5	One pair every calendar year
Frames	In-network: Covered up to \$160 (with 20% discount on any cost in excess of \$160) Out-of-network: \$70	One pair every calendar year
Contact lens care (In place of lenses and frame)	In-network: Up to \$160 allowance (applies to the cost of contact lenses and contact lens exam) Out-of-network: Up to \$105	Once every calendar year

Extra discounts and savings

- Glasses and sunglasses
- Contacts
- Laser vision correction

In-network only:

- Glasses and sunglasses: up to 40% savings on lens extras such as scratch-resistant and anti-reflective coatings; 20% off additional prescription glasses and non-prescription sunglasses from any VSP® Vision Care provider within 12 months of your last eye exam
- Laser vision correction: average of 15% savings through contracted laser centers
- After surgery use your frame benefit (if eligible) for non-prescription sunglasses from any VSP® Vision Care doctor
- VSP Lightcare™ allows you to apply your frame allowance towards ready-made, non-Rx sunglasses or non-Rx light filtering glasses

For additional details or to find a network provider in your area, visit www.vsp.com and look for providers in the VSP Signature Network or call +1-800-877 7195.

Using the 2024 vision plan

There is no ID card for the vision plan. When visiting an in-network VSP provider, tell your doctor that you are a VSP member and the doctor will handle the rest. For your convenience, a wallet-sized Member Reference Card, with instructions on using your vision benefit, is available on the VSP website, <https://www.vsp.com>.

To access this card and view personalized information, first time users will need to register under the *Members* section of the website. If you choose to use a non-VSP provider, you will be required to pay for the service in full and then submit a claim to VSP for reimbursement according to program limits. Claims for reimbursement must be submitted within one (1) year of the date the claim is incurred.

This document is for general reference and highlights certain plans and programs of UBS for eligible employees in the United States. It is a Summary of Material Modifications to the referenced plans and programs. More detailed descriptions of these plans and programs can be found in the legal plan documents governing these benefits. While we have made every effort to make this document accurate, if there is any conflict between the information contained herein and the applicable plan documents, the plan documents will govern. The information contained herein does not imply that participation in the plans and programs is a guarantee of continued employment with UBS. It also does not imply or guarantee that the plans and programs will exist or remain unchanged in the future. Nothing herein creates any vested or contractual rights. UBS continues to reserve the right to

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